

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CHARTER OAK INSURANCE CO. v. MAGLIO FRESH FOOD d/b/a MAGLIO'S SAUSAGE CO. et al.	CIVIL ACTION NO. 12-3967
---	---

VERDICT AND JUDGMENT

AND NOW, this 9th day of September, 2014, pursuant to Rule 52(a) F.R.Civ.P., and for the reasons set forth in the foregoing Memorandum:

1. Maglio has failed to prove, by the applicable burden of proof, its claims of bad faith against American Guarantee, whether based on statutory bad faith, or common law bad faith.
2. Judgment is entered in **FAVOR** of American Guarantee and **AGAINST** Maglio Fresh Food.
3. The Clerk shall close this case.

BY THE COURT:

/s/ Michael M. Baylson

MICHAEL M. BAYLSON, U.S.D.J.